

No. 234

ABSTRACT OF REPORTS
OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•
National Banks

•
June 30, 1986

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Aggregate Resources and Liabilities of (113) State Banks and (3) Trust Companies, June 30, 1986, Compared with Report of (113) State Banks and (3) Trust Companies, June 30, 1985

Figures In Thousands

RESOURCES	June 30, 1986	June 30, 1985	Decrease-Increase+
Cash and Banks	\$ 239,069,	\$ 230,933	\$ 8,136+
Securities	841,128	858,398	17,270-
Funds Sold	218,905	151,194	67,711+
Loans, Discounts & Leases	1,783,574*	1,845,052*	61,478-
Premises, F&F	54,679	59,264	4,585-
Other Real Estate	24,165	21,774	2,391+
Other Assets	81,522	92,991	11,469-
	<u>\$ 3,243,042</u>	<u>\$ 3,259,606</u>	<u>\$ 16,564-</u>
LIABILITIES			
Total Deposits	\$ 2,842,916	\$ 2,846,593	\$ 3,677-
Funds Purchased	49,602	52,714	3,112-
Other Borrowed Funds	10,659	8,204	2,455+
Mortgages & Leases	5,541	7,497	1,956-
Other Liabilities	40,028	51,974	11,946-
Total Liabilities	<u>\$ 2,948,746</u>	<u>\$ 2,966,982</u>	<u>\$ 18,236-</u>
Sub. Notes & Debentures	4,835	5,204	369-
Common Stock	73,806	72,698	1,108+
Surplus	120,064	116,656	3,408+
Undivided Prof. & Cap. Res.	95,591	98,066	2,475-
	<u>\$ 3,243,042</u>	<u>\$ 3,259,606</u>	<u>\$ 16,564-</u>
*After deduction of Loan Reserves	\$ 25,693	\$ 20,169	\$ 5,524+

Aggregate Resources and Liabilities of (56) National Banks in Montana, June 30, 1986, Compared With Report of (55) National Banks in Montana, June 30, 1985**

Figures In Thousands

RESOURCES	June 30, 1986	June 30, 1985	Decrease-Increase+
Cash and Banks	\$ 277,664	\$ 298,692	\$ 21,028-
Securities	585,673	613,689	28,016-
Funds Sold	970,610	688,932	281,678+
Loans, Discounts & Leases	2,096,621*	2,133,427*	36,806-
Premises, F&F	57,219	55,166	2,053+
Other Real Estate	24,625	24,659	34-
Other Assets	103,958	93,897	10,061+
	<u>\$ 4,116,370</u>	<u>\$ 3,908,462</u>	<u>\$ 207,908+</u>
LIABILITIES			
Total Deposits	\$ 3,082,479	\$ 3,111,791	\$ 29,312-
Funds Purchased	658,845	418,757	240,088+
Other Borrowed Funds	25,772	7,200	18,572+
Mortgages & Leases	11,185	8,697	2,488+
Other Liabilities	75,227	84,634	9,407-
Total Liabilities	<u>\$ 3,853,508</u>	<u>\$ 3,631,079</u>	<u>\$ 222,429+</u>
Sub. Notes & Debentures	14,980	16,822	1,842-
Preferred Stock	5,900	2,000	3,900+
Common Stock	79,210	78,129	1,081+
Surplus	84,036	84,417	381-
Undivided Prof. & Cap. Res.	78,736	96,015	17,279-
	<u>\$ 4,116,370</u>	<u>\$ 3,908,462</u>	<u>\$ 207,908+</u>
*After deduction of Loan Reserves	\$ 49,901	\$ 35,067	\$ 14,834+
Grand Total — All Banks in Montana	\$ 7,359,412	\$ 7,168,068	\$ 191,344+

**Data relating to National Banks obtained from Montana National Banks

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	June 30, 1986	June 30, 1985	NATIONAL BANKS	June 30, 1986	June 30, 1985
Loans and Leases as Percentage of Total Assets	55.35%	56.87%	Loans and Leases as Percentage of Total Assets	51.52%	54.99%
Loans and Leases as Percentage of Total Deposits	63.64%	65.52%	Loans and Leases as Percentage of Total Deposits	69.64%	69.69%
Capital and Reserve a/c's as Percentage of Total Assets	9.79%	9.54%	Capital and Reserve a/c's as Percentage of Total Assets	7.51%	7.92%
Capital and Reserve a/c's as Percentage of Total Deposits	11.26%	10.99%	Capital and Reserve a/c's as Percentage of Total Deposits	10.15%	10.04%

MONTANA STATE BANKS AND TRUST COMPANIES

AbsarokeeYellowstone Bank (1)
 AnacondaFirst Security Bank
 AshlandCheyenne Western Bank (1)
 BakerThe Bank of Baker
 BelgradeValley Bank of Belgrade
 BeltBelt Valley Bank (1)
 Big ForkFlathead Bank
 Big SandyNorthern Bank of Montana
 Big TimberCitizens Bank & Trust Co. (1)
 First Security Bank
 BillingsAmerican Bank
 First Bank-West Billings
 First Citizens Bank
 First Interstate Bank of
 Billings Heights
 First Interstate Bank of West Billings
 Montana Bank of Billings (1)
 Western Bank
 Yellowstone Bank*(1)
 BoulderFirst Boulder Valley Bank
 BozemanFirst Citizens Bank of Bozeman (1)
 First Security Bank
 Western Bank
 BridgerBank of Bridger
 BroadusPowder River Bank (1)
 Butte1st Citizens Bank (1)
 CascadeStockmens Bank (1)
 ChesterLiberty Bank of Montana
 ChinookBlaine Bank of Montana
 ChoteauCitizens State Bank (1)
 ColstripFirst Interstate Bank
 ColumbusThe Yellowstone Bank (1)
 ConradFarmers State Bank
 Pondera Bank of Montana
 CulbertsonCulbertson State Bank (1)
 Cut BankFirst Interstate Bank of Glacier Co.
 Deer LodgeDeer Lodge Bank & Trust Co.
 First Security Bank
 DentonFarmers State Bank (1)
 DillonState Bank & Trust Co.
 DuttonDutton State Bank
 EnnisFirst Madison Valley Bank
 FairviewFairview Bank
 ForsythFirst Bank Forsyth
 Montana Bank of Forsyth (1)
 Fort BentonFirst Bank Fort Benton
 FroidFirst State Bank (1)
 GlasgowTreasure State Bank
 GlendiveFirst Fidelity Bank
 First Security Bank (1)
 Great FallsCentral Bank of Montana
 Eastside Bank of Montana
 First Interstate Bank of Great Falls (1)
 The Village Bank
 Trust Corporation of Montana
 HamiltonCitizens State Bank
 Ravalli County Bank (1)
 HardinFirst Interstate Bank
 Little Horn State Bank
 HarlemSecurity State Bank

HavreCitizens Bank of Montana
 First Security Bank (1)
 HelenaBank of Montana
 First Security Bank (1)
 First Trust Co. of Montana
 Norwest Bank Helena (1)
 Norwest Capital Management &
 Trust Co., Montana
 The Valley Bank
 JordanGarfield County Bank
 KalispellFirst Security Bank
 Valley Bank of Kalispell
 LaurelFirst Security Bank (1)
 The Yellowstone Bank (1)
 LewistownMidstate Bank of Montana
 Norwest Bank Lewistown
 LibbyUnited Bank
 LincolnFirst Bank of Lincoln
 LivingstonFirst Security Bank (1)
 Montana Bank of Livingston (1)
 LoloBitterroot Valley Bank
 MaltaFirst Security Bank (1)
 First State Bank (1)
 ManhattanManhattan State Bank
 Miles CityFirst Interstate Bank
 First Security Bank & Trust Co.
 MissoulaFirst Security Bank (1)
 Missoula Bank of Montana
 Montana Bank of South Missoula
 PhilipsburgFlint Creek Valley Bank (1)
 PlentywoodSecurity State Bank
 PolsonFirst Citizens Bank (1)
 Security State Bank (1)
 PoplarTraders State Bank
 RonanRonan State Bank (1)
 Valley Bank of Ronan (1)
 RoundupFirst Security Bank
 RudyardFarmers Merchants Bank of Montana
 St. IgnatiusLake County Bank (1)
 ScobeyCitizens State Bank
 Seeley LakeFirst Valley Bank (1)
 ShelbyFirst State Bank
 Toole County State Bank
 SheridanBank of Sheridan
 Sidney1st United Bank (1)
 StanfordBasin State Bank
 StevensvilleFirst State Bank
 SuperiorMontana Bank of Mineral County
 TerryState Bank of Terry (1)
 Thompson FallsFirst State Bank of Montana
 Three ForksSecurity Bank of Three Forks
 TownsendState Bank of Townsend (1)
 ValierValier Bank of Montana
 VictorFarmers State Bank (1)
 W. YellowstoneFirst Security Bank
 WhitefishMountain Bank
 WhitehallWhitehall State Bank
 WordenFarmers State Bank (1)

(1) Members Federal Reserve Bank
***Opened 11-4-85**

MONTANA NATIONAL BANKS

AbsarokeeUnited Bank of Absarokee, N.A.
 AnacondaNorwest Bank Anaconda-Butte, N.A.
 BakerMontana Bank of Baker, N.A.
 BillingsFirst Bank, N.A.
 First Interstate Bank of Billings, N.A.
 Norwest Bank Billings, N.A.
 BozemanFirst Bank Bozeman
 Montana Bank of Bozeman, N.A.
 ButteFirst Bank Butte, N.A.
 Miner's Bank of Montana, N.A.
 Montana Bank of Butte, N.A.
 ChinookWestern Bank of Chinook, N.A.
 CircleMontana Bank of Circle, N.A.
 Columbia FallsFirst Citizens Bank, N.A.*
 Glacier National Bank
 Cut BankFirst National Bank
 DillonNorwest Bank Dillon, N.A.
 EkalakaFirst National Bank
 EurekaFirst National Bank
 FairfieldFirst National Bank
 FrombergClarks Fork National Bank
 GeraldineFirst National Bank
 GlasgowFirst National Bank
 First Security Bank of Montana, N.A.
 GlendiveFirst National Bank
 Great FallsFirst Bank, N.A.
 First Bank West, N.A.
 Norwest Bank Great Falls, N.A.
 HarlowtonContinental National Bank
 HavreFirst Bank Havre
 HelenaFirst Bank Helena, N.A.
 HinsdaleFirst National Bank
 HyshamFirst National Bank
 KalispellFirst Interstate Bank of Kalispell, N.A.
 Norwest Bank Kalispell, N.A.
 LewistownFirst Bank Lewistown
 LibbyFirst National Bank
 LivingstonFirst National Park Bank
 Miles CityFirst Bank Miles City
 MissoulaFirst Bank-Southside Missoula, N.A.
 First Bank-Western Montana, N.A.
 First National Montana Bank
 of Missoula
 PlainsFirst National Bank
 PlentywoodMontana National Bank
 Red LodgeMontana Bank of Red Lodge, N.A.
 United States National Bank
 RicheyRichey National Bank
 RoundupMontana Bank of Roundup, N.A.
 SidneyMontana Bank of Sidney, N.A.
 The Richland National Bank & Trust
 Twin BridgesFirst National Bank
 WhitefishFirst National Bank
 White Sul. Sprgs.First National Bank
 WibauxFirst National Bank & Trust
 Wolf PointCitizens First National Bank
 Western National Bank

***Bank of Columbia Falls closed 5-30-86;**
First Citizens Bank, N.A. opened 6-2-86.

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